

|                                 |   |                               |   |
|---------------------------------|---|-------------------------------|---|
| <i>SERFF Tracking Number:</i>   | <i>EVST-125303207</i>                         | <i>State:</i>                 | <i>Arkansas</i>                                 |
| <i>Filing Company:</i>          | <i>Everest National Insurance Company</i>     | <i>State Tracking Number:</i> | <i>AR-PC-07-026263</i>                          |
| <i>Company Tracking Number:</i> | <i>AR-CU-20021312</i>                         |                               |   |
| <i>TOI:</i>                     | <i>17.2 Other Liability - Occurrence Only</i> | <i>Sub-TOI:</i>               | <i>17.2020 Commercial Umbrella &amp; Excess</i> |
| <i>Product Name:</i>            | <i>Commercial Umbrella</i>                    |                               |   |
| <i>Project Name/Number:</i>     | <i>Forms Filing/CW-CU-20018976</i>            |                               |   |

## Filing at a Glance

Company: Everest National Insurance Company

Product Name: Commercial Umbrella

SERFF Tr Num: EVST-125303207 State: Arkansas

TOI: 17.2 Other Liability - Occurrence Only

SERFF Status: Closed

State Tr Num: AR-PC-07-026263

Sub-TOI: 17.2020 Commercial Umbrella & Excess

Co Tr Num: AR-CU-20021312

State Status:

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Author: Vanessa King

Disposition Date: 10/01/2007

Date Submitted: 09/27/2007

Disposition Status: Approved

Effective Date Requested (New): 10/15/2007

Effective Date (New):

Effective Date Requested (Renewal): 10/15/2007

Effective Date (Renewal):

## General Information

Project Name: Forms Filing

Status of Filing in Domicile: Pending

Project Number: CW-CU-20018976

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 10/01/2007

State Status Changed: 10/01/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We are filing to introduce a number of new proprietary endorsements for use in conjunction with its Commercial Umbrella and Excess Liability Coverage Form.

These endorsements are designed to provide greater underwriting flexibility in response to individual risk characteristics.

## Company and Contact

### Filing Contact Information

Vanessa King, Associate Manager, Filing and [vanessa.king@everestire.com](mailto:vanessa.king@everestire.com)

*SERFF Tracking Number:* EVST-125303207 *State:* Arkansas  
*Filing Company:* Everest National Insurance Company *State Tracking Number:* AR-PC-07-026263  
*Company Tracking Number:* AR-CU-20021312  
*TOI:* 17.2 Other Liability - Occurrence Only *Sub-TOI:* 17.2020 Commercial Umbrella & Excess  
*Product Name:* Commercial Umbrella  
*Project Name/Number:* Forms Filing/CW-CU-20018976

**Regulation**

P.O. Box 830 (908) 604-3267 [Phone]  
Liberty Corner, NJ 07938-0830 (908) 604-3546[FAX]

**Filing Company Information**

Everest National Insurance Company CoCode: 10120 State of Domicile: Delaware  
477 Martinsville Road Group Code: 1120 Company Type:  
P.O. Box 830  
Liberty Corner, NJ 07938-0830 Group Name: Everest Re Group, State ID Number:  
Ltd.  
(908) 604-3000 ext. [Phone] FEIN Number: 22-2660372  
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|                                 |   |                               |   |
|---------------------------------|---|-------------------------------|---|
| <i>SERFF Tracking Number:</i>   | <i>EVST-125303207</i>                         | <i>State:</i>                 | <i>Arkansas</i>                                 |
| <i>Filing Company:</i>          | <i>Everest National Insurance Company</i>     | <i>State Tracking Number:</i> | <i>AR-PC-07-026263</i>                          |
| <i>Company Tracking Number:</i> | <i>AR-CU-20021312</i>                         |                               |   |
| <i>TOI:</i>                     | <i>17.2 Other Liability - Occurrence Only</i> | <i>Sub-TOI:</i>               | <i>17.2020 Commercial Umbrella &amp; Excess</i> |
| <i>Product Name:</i>            | <i>Commercial Umbrella</i>                    |                               |   |
| <i>Project Name/Number:</i>     | <i>Forms Filing/CW-CU-20018976</i>            |                               |   |

## Filing Fees

|                  |         |
|------------------|---------|
| Fee Required?    | Yes     |
| Fee Amount:      | \$50.00 |
| Retaliatory?     | No      |
| Fee Explanation: |         |
| Per Company:     | No      |

| CHECK NUMBER | CHECK AMOUNT | CHECK DATE |
|--------------|--------------|------------|
| 035083       | \$50.00      | 09/06/2007 |

|                                 |   |                               |   |
|---------------------------------|---|-------------------------------|---|
| <i>SERFF Tracking Number:</i>   | <i>EVST-125303207</i>                         | <i>State:</i>                 | <i>Arkansas</i>                                 |
| <i>Filing Company:</i>          | <i>Everest National Insurance Company</i>     | <i>State Tracking Number:</i> | <i>AR-PC-07-026263</i>                          |
| <i>Company Tracking Number:</i> | <i>AR-CU-20021312</i>                         |                               |   |
| <i>TOI:</i>                     | <i>17.2 Other Liability - Occurrence Only</i> | <i>Sub-TOI:</i>               | <i>17.2020 Commercial Umbrella &amp; Excess</i> |
| <i>Product Name:</i>            | <i>Commercial Umbrella</i>                    |                               |   |
| <i>Project Name/Number:</i>     | <i>Forms Filing/CW-CU-20018976</i>            |                               |   |

## Correspondence Summary

### Dispositions

| <b>Status</b> | <b>Created By</b> | <b>Created On</b> | <b>Date Submitted</b> |
|---------------|-------------------|-------------------|-----------------------|
| Approved      | Edith Roberts     | 10/01/2007        | 10/01/2007            |

|                                 |   |                               |   |
|---------------------------------|---|-------------------------------|---|
| <i>SERFF Tracking Number:</i>   | <i>EVST-125303207</i>                         | <i>State:</i>                 | <i>Arkansas</i>                                 |
| <i>Filing Company:</i>          | <i>Everest National Insurance Company</i>     | <i>State Tracking Number:</i> | <i>AR-PC-07-026263</i>                          |
| <i>Company Tracking Number:</i> | <i>AR-CU-20021312</i>                         |                               |   |
| <i>TOI:</i>                     | <i>17.2 Other Liability - Occurrence Only</i> | <i>Sub-TOI:</i>               | <i>17.2020 Commercial Umbrella &amp; Excess</i> |
| <i>Product Name:</i>            | <i>Commercial Umbrella</i>                    |                               |   |
| <i>Project Name/Number:</i>     | <i>Forms Filing/CW-CU-20018976</i>            |                               |   |

## Disposition

Disposition Date: 10/01/2007

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: EVST-125303207 State: Arkansas  
Filing Company: Everest National Insurance Company State Tracking Number: AR-PC-07-026263  
Company Tracking Number: AR-CU-20021312  
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2020 Commercial Umbrella & Excess  
Product Name: Commercial Umbrella  
Project Name/Number: Forms Filing/CW-CU-20018976

| Item Type           | Item Name  | Item Status | Public Access |
|---------------------|--|-------------|---------------|
| Supporting Document | Filing Memorandum  | Approved    | Yes           |
| Form                | Total Pollution Exclusion - Coverage A and B   | Approved    | Yes           |
| Form                | Exclusion - Testing Or Consulting Errors And Omissions - Coverage A And B  | Approved    | Yes           |
| Form                | Exclusion - Erroneous Delivery Or Mixture And Resulting Failure Of Seed To Germinate - Seed Merchants - Coverage A And B | Approved    | Yes           |
| Form                | Erroneous Delivery Or Mixture And Resulting Failure Of Seed To Germinate - Seed Merchants - Coverage B Endorsement       | Approved    | Yes           |
| Form                | Exclusion - All Hazards In Connection With Designated Organization Or Entity - Coverage A And B                          | Approved    | Yes           |
| Form                | Exclusion - Designated Ongoing Operations - Coverage A And B   | Approved    | Yes           |
| Form                | Exclusion - Influenza Or Epidemic - Coverage A And B   | Approved    | Yes           |
| Form                | Exclusion - Logging And Lumbering Operations Coverage A And B  | Approved    | Yes           |
| Form                | Logging And Lumbering Operations - Coverage B Endorsement  | Approved    | Yes           |
| Form                | Exclusion - Mad Cow Disease - Coverage A And B   | Approved    | Yes           |

SERFF Tracking Number: EVST-125303207 State: Arkansas

Filing Company: Everest National Insurance Company State Tracking Number: AR-PC-07-026263

Company Tracking Number: AR-CU-20021312

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2020 Commercial Umbrella & Excess

Product Name: Commercial Umbrella

Project Name/Number: Forms Filing/CW-CU-20018976

## Form Schedule

| Review Status | Form Name  | Form #     | Edition Date | Form Type Action                 | Action Specific Data | Readability | Attachment           |
|---------------|--|------------|--------------|----------------------------------|----------------------|-------------|----------------------|
| Approved      | Total Pollution Exclusion - Coverage A and B   | EUM 22 531 | 09 07        | Endorsement/Amendment/Conditions |                      | 0.00        | EUM 22 531 09 07.pdf |
| Approved      | Exclusion - Testing Or Consulting Errors And Omissions - Coverage A And B  | EUM 22 532 | 09 07        | Endorsement/Amendment/Conditions |                      | 0.00        | EUM 22 532 09 07.pdf |
| Approved      | Exclusion - Erroneous Delivery Or Mixture And Resulting Failure Of Seed To Germinate - Seed Merchants - Coverage A And B | EUM 22 533 | 09 07        | Endorsement/Amendment/Conditions |                      | 0.00        | EUM 22 533 09 07.pdf |
| Approved      | Erroneous Delivery Or Mixture And Resulting Failure Of Seed To Germinate - Seed Merchants - Coverage B Endorsement       | EUM 22 534 | 09 07        | Endorsement/Amendment/Conditions |                      | 0.00        | EUM 22 534 09 07.pdf |
| Approved      | Exclusion - All Hazards In Connection With Designated  | EUM 22 535 | 09 07        | Endorsement/Amendment/Conditions |                      | 0.00        | EUM 22 535 09 07.pdf |

SERFF Tracking Number: EVST-125303207 State: Arkansas  
 Filing Company: Everest National Insurance Company State Tracking Number: AR-PC-07-026263  
 Company Tracking Number: AR-CU-20021312  
 TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2020 Commercial Umbrella & Excess  
 Product Name: Commercial Umbrella  
 Project Name/Number: Forms Filing/CW-CU-20018976

Organization Or  
 Entity - Coverage  
 A And B

|          |   |                        |                                  |      |                          |
|----------|---|------------------------|----------------------------------|------|--------------------------|
| Approved | Exclusion - Designated Ongoing Operations - Coverage A And B  | EUM 22 09 07 536 09 07 | Endorsement/Amendment/Conditions | 0.00 | EUM 22 536 09 07.pdf     |
| Approved | Exclusion - Influenza Or Epidemic - Coverage A And B          | EUM 22 09 07 537 09 07 | Endorsement/Amendment/Conditions | 0.00 | EUM 22 537 09 07.pdf     |
| Approved | Exclusion - Logging And Lumbering Operations Coverage A And B | EUM 22 09 07 538 09 07 | Endorsement/Amendment/Conditions | 0.00 | EUM 22 538 09 07.pdf     |
| Approved | Logging And Lumbering Operations - Coverage B Endorsement     | EUM 22 09 07 539 09 07 | Endorsement/Amendment/Conditions | 0.00 | EUM 22 539 09 07 _2_.pdf |
| Approved | Exclusion - Mad Cow Disease - Coverage A And B                | EUM 22 09 07 540 09 07 | Endorsement/Amendment/Conditions | 0.00 | EUM 22 540 09 07.pdf     |





**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **TOTAL POLLUTION EXCLUSION – COVERAGE A AND B**

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA AND EXCESS LIABILITY COVERAGE FORM

Exclusion **5. Pollution** under Paragraph **C. EXCLUSIONS UNDER COVERAGES A AND B** of **SECTION I. COVERAGES** is replaced by the following:

This insurance does not apply to:

**5. Pollution**

- a.** Any liability arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of “pollutants” at any time.
- b.** “Pollution cost or expense”.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – TESTING OR CONSULTING ERRORS AND OMISSIONS – COVERAGE A AND B**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL UMBRELLA AND EXCESS LIABILITY COVERAGE FORM**

The following exclusion is added to Paragraph **C. EXCLUSIONS UNDER COVERAGES A AND B** of **SECTION I. COVERAGES**:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of:

1. An error, omission, defect or deficiency in:
  - a. Any test performed; or
  - b. An evaluation, a consultation or advice given, by or on behalf of any insured;
2. The reporting of or reliance upon any such test, evaluation, consultation or advice; or
3. An error, omission, defect or deficiency in experimental data or the insured's interpretation of that data.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION – ERRONEOUS DELIVERY  
OR MIXTURE AND RESULTING FAILURE OF SEED TO  
GERMINATE – SEED MERCHANTS – COVERAGE A AND B**

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA AND EXCESS LIABILITY COVERAGE FORM

The following exclusion is added to Paragraph **C. EXCLUSIONS UNDER COVERAGES A AND B** of **SECTION I. COVERAGES**:

This insurance does not apply to “property damage” arising out of:

1. The erroneous delivery of seed, which includes:
  - a. The failure to deliver seed;
  - b. The delivery of wrong seed; or
  - c. The delivery of seed at the wrong time or season;
2. An error in mechanical mixture of seed; or
3. The failure of seed to germinate.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ERRONEOUS DELIVERY OR MIXTURE AND RESULTING FAILURE OF SEED TO GERMINATE – SEED MERCHANTS – COVERAGE B ENDORSEMENT**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL UMBRELLA AND EXCESS LIABILITY COVERAGE FORM**

The following exclusion is added to Paragraph **D. EXCLUSIONS UNDER COVERAGE B ONLY** of **SECTION I. COVERAGES**:

This insurance does not apply to “property damage” arising out of:

1. The erroneous delivery of seed, which includes:
  - a. The failure to deliver seed;
  - b. The delivery of wrong seed; or
  - c. The delivery of seed at the wrong time or season;
2. An error in mechanical mixture of seed; or
3. The failure of seed to germinate.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION – ALL HAZARDS IN CONNECTION WITH  
DESIGNATED ORGANIZATION OR ENTITY –  
COVERAGE A AND B**

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA AND EXCESS LIABILITY COVERAGE FORM

**SCHEDULE**

**Description Of Organization Or Entity:**

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

The following exclusion is added to Paragraph **C. EXCLUSIONS UNDER COVERAGES A AND B** of **SECTION I. COVERAGES**:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of:

1. The ownership of the organization or entity shown in the Schedule;

2. Operations of that organization or entity which are necessary or incidental to the ownership of that organization or entity; or

3. Goods or products manufactured or distributed by that organization or entity.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – DESIGNATED ONGOING OPERATIONS – COVERAGE A AND B**

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA AND EXCESS LIABILITY COVERAGE FORM

### **SCHEDULE**

|  |
|--|
| <b>Description Of Designated Ongoing Operation(s):</b><br><br><br><br><br><br><br><br><br><br> |
| <b>Specified Location (If Applicable):</b><br><br><br><br><br><br><br><br><br><br>             |

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

The following exclusion is added to Paragraph **C. EXCLUSIONS APPLICABLE UNDER COVERAGES A AND B** of **SECTION I. COVERAGES**:

This insurance does not apply to "bodily injury" or "property damage" arising out of the ongoing operations described in the Schedule of this endorsement, regardless of whether such operations are conducted by you or on your behalf or whether the operations are conducted for yourself or for others.

Unless a "location" is specified in the Schedule, this exclusion applies regardless of where such operations are conducted by you or on your behalf. If a specific "location" is designated in the Schedule of this endorsement, this exclusion applies only to the described ongoing operations conducted at that "location".

For the purpose of this endorsement, "location" means premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – INFLUENZA OR EPIDEMIC – COVERAGE A AND B**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL UMBRELLA AND EXCESS LIABILITY COVERAGE FORM**

The following exclusion is added to Paragraph **C. EXCLUSIONS UNDER COVERAGES A AND B** of **SECTION I. COVERAGES**:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of:

**A. The:**

1. Infection or feared or suspected infection with;
2. Diagnosis of or treatment for, or failure to diagnose or treat;
3. Quarantine for or attempted containment of, or failure to quarantine or contain;
4. Presence or detection of, or failure to detect;
5. Prevention of or vaccination against, or failure to prevent or vaccinate;
6. Restrictions on travel due to, or failure to restrict travel due to; or
7. Declaration of an epidemic or pandemic due to, or failure to declare an epidemic or pandemic due to;

Any type of influenza virus, including but not limited to types A, B or C virus, any subtype or strain of the influenza A, B or C virus (including but not limited to the H5 and H7 subtypes), any similar or related influenza or virus, or any derivation from, reassortment, or mutation (occurring either naturally or through human intervention) of the influenza A, B or C virus, including but not limited to a human influenza virus.

- B. Any epidemic, pandemic, pandemic alert or outbreak (or other term of similar meaning) that is declared, announced or otherwise notified by the U. S. Center for Disease Control and Prevention (as such is reported in the Morbidity and Mortality Weekly Report), World Health Organization or any national, state or local public health organization (or organization acting in a similar capacity).**

Exclusion of the epidemic or pandemic infectious disease shall begin as of the date of such announcement or notification and shall continue until the termination date of such epidemic or pandemic; provided, however, that this exclusion shall continue to apply to any individual case of epidemic or pandemic infectious disease contracted during the exclusionary period that continues beyond the termination date.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – LOGGING AND LUMBERING OPERATIONS – COVERAGE A AND B**

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA AND EXCESS LIABILITY COVERAGE FORM

The following exclusion is added to Paragraph C. **EXCLUSIONS UNDER COVERAGES A AND B of SECTION I. COVERAGES:**

With respect to “logging and lumbering operations”, this insurance does not apply to:

### **A. FIRE SUPPRESSION EXPENSES**

Fire suppression expenses incurred by others for which the Named Insured is legally liable, solely by reason of such expenses having been incurred as a direct consequence of fire resulting from and immediately attributable to an “occurrence” arising out of “logging and lumbering operations” of the Named Insured.

### **B. PROPERTY DAMAGE TO TIMBERLAND NOT OWNED BY ANY INSURED**

“Property damage” to timberland and standing, felled or bucked timber, at premises rented or controlled by the Named Insured if such timberland or timber is not owned by any insured. This coverage shall not apply while such timber is being transported.

### **C. PROPERTY DAMAGE TO AUTOS AND RAILROAD CARS NOT OWNED BY ANY INSURED**

“Property damage” to “autos” and railroad cars not owned by any insured which occurs while such vehicles are being loaded or unloaded by or on behalf of the Named Insured and arises out of such “loading or unloading”.

### **D. TIMBER TRESPASS**

Unexpected or unintended “property damage” to timberland or standing timber which is:

1. Not owned by the Named Insured; or
2. Not in the care, custody or control of the Named Insured;

and which arises out of the “logging and lumbering operations” of the Named Insured.

“Logging and lumbering operations” means all operations associated with the felling of timber and production of lumber, including road building operations, the operation of saw or planing mills, operations incidental to any of these, and the ownership, maintenance or use of “mobile equipment” in connection with such operations, if such operations are conducted by or for the Named Insured.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **LOGGING AND LUMBERING OPERATIONS – COVERAGE B ENDORSEMENT**

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA AND EXCESS LIABILITY COVERAGE FORM

The following exclusion is added to Paragraph D. **EXCLUSIONS UNDER COVERAGE B ONLY of SECTION I. COVERAGES:**

With respect to “logging and lumbering operations”, this insurance does not apply to:

**A. FIRE SUPPRESSION EXPENSES**

Fire suppression expenses incurred by others for which the Named Insured is legally liable, solely by reason of such expenses having been incurred as a direct consequence of fire resulting from and immediately attributable to an “occurrence” arising out of “logging and lumbering operations” of the Named Insured.

**B. PROPERTY DAMAGE TO TIMBERLAND NOT OWNED BY ANY INSURED**

“Property damage” to timberland and standing, felled or bucked timber, at premises rented or controlled by the Named Insured if such timberland or timber is not owned by any insured. This coverage shall not apply while such timber is being transported.

**C. PROPERTY DAMAGE TO AUTOS AND RAILROAD CARS NOT OWNED BY ANY INSURED**

“Property damage” to “autos” and railroad cars not owned by any insured which occurs while such vehicles are being loaded or unloaded by or on behalf of the Named Insured and arises out of such “loading or unloading”.

**D. TIMBER TRESPASS**

Unexpected or unintended “property damage” to timberland or standing timber which is:

1. Not owned by the Named Insured; or
2. Not in the care, custody or control of the Named Insured;

and which arises out of the “logging and lumbering operations” of the Named Insured.

“Logging and lumbering operations” means all operations associated with the felling of timber and production of lumber, including road building operations, the operation of saw or planing mills, operations incidental to any of these, and the ownership, maintenance or use of “mobile equipment” in connection with such operations, if such operations are conducted by or for the Named Insured.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – MAD COW DISEASE – COVERAGE A AND B**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL UMBRELLA AND EXCESS LIABILITY COVERAGE FORM**

The following exclusion is added to Paragraph **C. EXCLUSIONS UNDER COVERAGES A AND B** of **SECTION I. COVERAGES**:

This insurance does not apply to:

1. "Property damage", "bodily injury" or "personal and advertising injury" which would not have occurred or taken place, in whole or in part, but for the actual, alleged or threatened contact with, exposure to, existence of, or presence of bovine spongiform encephalopathy (BSE), commonly known as mad cow disease, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.
2. Any loss, cost or expenses arising out of any:
  - a. Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of BSE; or
  - b. Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, BSE.

|                                 |   |                               |   |
|---------------------------------|---|-------------------------------|---|
| <i>SERFF Tracking Number:</i>   | <i>EVST-125303207</i>                         | <i>State:</i>                 | <i>Arkansas</i>                                 |
| <i>Filing Company:</i>          | <i>Everest National Insurance Company</i>     | <i>State Tracking Number:</i> | <i>AR-PC-07-026263</i>                          |
| <i>Company Tracking Number:</i> | <i>AR-CU-20021312</i>                         |                               |   |
| <i>TOI:</i>                     | <i>17.2 Other Liability - Occurrence Only</i> | <i>Sub-TOI:</i>               | <i>17.2020 Commercial Umbrella &amp; Excess</i> |
| <i>Product Name:</i>            | <i>Commercial Umbrella</i>                    |                               |   |
| <i>Project Name/Number:</i>     | <i>Forms Filing/CW-CU-20018976</i>            |                               |   |

## **Rate Information**

Rate data does NOT apply to filing.

|                                 |   |                               |   |
|---------------------------------|---|-------------------------------|---|
| <i>SERFF Tracking Number:</i>   | <i>EVST-125303207</i>                         | <i>State:</i>                 | <i>Arkansas</i>                                 |
| <i>Filing Company:</i>          | <i>Everest National Insurance Company</i>     | <i>State Tracking Number:</i> | <i>AR-PC-07-026263</i>                          |
| <i>Company Tracking Number:</i> | <i>AR-CU-20021312</i>                         |                               |   |
| <i>TOI:</i>                     | <i>17.2 Other Liability - Occurrence Only</i> | <i>Sub-TOI:</i>               | <i>17.2020 Commercial Umbrella &amp; Excess</i> |
| <i>Product Name:</i>            | <i>Commercial Umbrella</i>                    |                               |   |
| <i>Project Name/Number:</i>     | <i>Forms Filing/CW-CU-20018976</i>            |                               |   |

## Supporting Document Schedules

|                                |                   |                       |            |
|--------------------------------|-------------------|-----------------------|------------|
| <b>Satisfied -Name:</b>        | Filing Memorandum | <b>Review Status:</b> |            |
| <b>Comments:</b>               |                   | Approved              | 10/01/2007 |
| <b>Attachment:</b>             |                   |                       |            |
| Umbrella Endorsements - EM.pdf |                   |                       |            |

### Explanatory Memorandum

Everest National Insurance Company is introducing a number of new proprietary endorsements for use in conjunction with its Commercial Umbrella and Excess Liability Coverage Form.

These endorsements are designed to provide greater underwriting flexibility in response to individual risk characteristics.